

**United States Bankruptcy Court**  
**Southern District of New York**

In re **ABRAHAM FOGEL**  
**CHANY FOGEL**

Debtor(s)

Case No. **08-36436**

Chapter **13**

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
 COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☒ I, **CHANY FOGEL**, the debtor in the above-styled case, hereby certify that on **08/29/2011**, I completed an instructional course in personal financial management provided by **A 24/7 Bankruptcy Class, Inc.**, an approved personal financial management provider.

Certificate No. (if any): **03844NYSDE015893391**.

☐ I, \_\_\_\_\_, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of *[Check the appropriate box.]*:

☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ CHANY FOGEL  
**CHANY FOGEL**

Date: **September 15, 2011**

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

# United States Bankruptcy Court

Southern District of New York

In re Chary Fogel  
Debtor

Case No. 0836436  
Chapter 13

## DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

*Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below.*

☒ I, Chary Fogel, the debtor in the above-styled case, hereby certify that on 8/29/2011 I completed an instructional course in personal financial management provided by Start Fresh Today Instructional, an approved personal financial management provider.

Certificate No. (if any): 03844-NYS-DE-015893391

☐ I, \_\_\_\_\_, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box]:

- ☐ Incapacity or disability as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: Chary Fogel

Date: 8/29/11

**Instructions:** Use this form only to certify whether you completed a course in personal financial management (Fed. R. Bankr. P. 1007(b)(7)). Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

**Filing Deadlines:** In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03844-NYS-DE-015893391

Bankruptcy Case Number: 08-36436



03844-NYS-DE-015893391

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 29, 2011, at 3:33 o'clock PM EDT, Chany Fogel completed a course on personal financial management given by internet by Start Fresh Today Instructional, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District of New York.

Date: August 29, 2011 By: /s/Connie Endick

Name: Connie Endick

Title: Customer Service Manager